Morningstar
Sustainable Growth Managed Account

A multi-asset investment solution that helps you to achieve your financial goals in a way that aligns with your ESG preferences and values.

We've teamed up with your adviser to help you to achieve your goals, such as:

- **Buying/upgrading a property**
- **Achieving financial security**
- **Saving for retirement**
- **Investing a lump sum**
- **Planning for the future**
- **Positively impacting society and the environment**

Why invest in the portfolio?

- Help achieve your financial goals in a way that aligns with your values and ESG preferences.
- Draw on the combined research and experience of Morningstar Equity Research, Morningstar Indexes, Sustainalytics, and Morningstar Investment Management.
- Professionally managed, diversified, holistic portfolios, hand-picked by our local investment team.
- Managed Account format provides you with the transparency, customization, and cost effectiveness you value.

How is the portfolio managed?

We invest your money with the following in mind:

Value

The potential for return is greater and loss is lower if you purchase investments that are currently overlooked or underappreciated by other investors.

True Diversification

You're less exposed to the risks of investing when your money is spread across a mix of different investments that complement each other. In other words, simply holding more of the same/similar thing isn't the same as true diversification.

Specialist access to global insights

By leveraging Morningstar's global data and research, the Investments team can identify and pin point specific sources of returns across a broad range of investments. This enables the team to build portfolios of the very best investments designed to work together to generate returns to achieve your chosen investment objective.

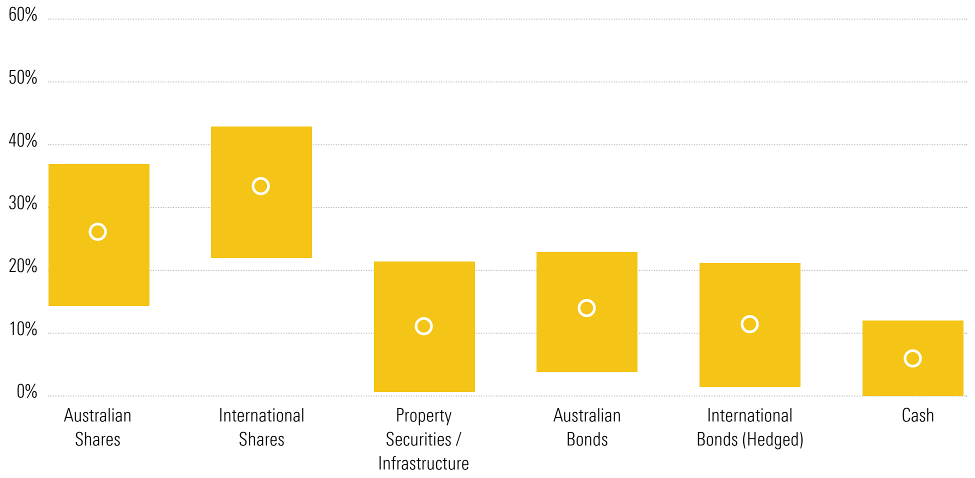
Alignment with values and ESG preferences

Distinguish between investments based on an assessment of investor preferences or values.
These values can be expressed in different ways, such as exclusion criteria for tobacco companies, or inclination towards certain investment types such as alternative energy.

What are you invested in?

- The portfolio invests across a range of asset classes such as shares, property, infrastructure, bonds, and cash with ESG considerations being core to the process.
- We do this using a combination of tools, including individual securities, exchange traded funds, and managed funds.

Investing when, and where, it makes sense to do so:



This chart shows the portfolio's asset class ranges and an indicative investment allocation. These ranges allow us to focus on the most attractive opportunities as and when they arise, in line with your risk profile agreed with your adviser.

*The portfolio will avoid exposure to industries such as Oil, Gas, Tobacco, Gaming and Controversial Weapons.

Who is Morningstar Investment Management?

Bringing together power houses in ESG research, investment data and investment management by drawing on the combined research, experience and track records of Morningstar Equity Research, Morningstar Indexes, Sustainalytics, and Morningstar Investment Management.

Sustainalytics: We leverage Sustainalytics, a Morningstar company and global leader in ESG Research, to ensure the Sustainable Managed Accounts are informed by market leading data and insights. In addition, we work with Sustainalytics to engage with the companies we invest in with regular constructive dialogue on sustainability issues.

Morningstar Equity Research: Our data set contains more than 75 ESG metrics, including the Morningstar Sustainability Rating™ for 36,000 funds, as well as data points to screen for ethical issues.

Morningstar Investment Management: Everything you've come to expect from our tried and tested valuation-driven approach, investing in undervalued assets to help deliver on your clients' investment objectives.

This portfolio is designed for Australian investors who

- Are seeking long term capital growth and are willing to compound their investment for at least 7 years, while taking into account ESG considerations.
- Want to access a professionally managed investment portfolio that is well diversified across growth assets (such as shares and property) and defensive assets (such as bonds and cash) from around the world.

Key Facts	
Investment management fee	0.50% p.a.
Estimated indirect cost ratio (as at 1 February 2022)	0.15%
Performance objective	To achieve capital growth through investing in a diversified portfolio of growth and defensive asset classes with an emphasis on growth asset classes, that takes into account ESG considerations
Investment benchmark	To outperform a weighted composite of sector market index returns over rolling 7-year periods
Minimum holding period	7+ years
Strategic asset allocation	70% growth assets / 30% defensive assets

Who is Morningstar?

Morningstar Investment Management Australia Limited is part of Morningstar, Inc., a stock exchange listed company (NASDAQ: MORN) with over 8,000 employees across more than 29 countries.

We are a leading provider of investment management, asset allocation, portfolio construction and investment research services with over 35 years' experience; managing and advising on billions of dollars globally.

Pension funds, banks, institutions, financial advisers and other investment professional turn to us for research, analysis and investment solutions.

What you need to consider

It is important that you understand the risks involved in investing in the portfolio, your tolerance to these risks, and your investment time horizon. For further information about the risks of investing in the portfolio, please refer to the disclosure document.

To find out more

For more information on the portfolio including its strategy, fees, product features, benefits and risks, please speak to your adviser, visit **morningstarinvestments.com.au** or call us on **1800 951 999**.